Massachusetts Nongroup Health Insurance

Guaranteed Issue Plan Rates for the Period Between December 1, 2003 and November 30, 2004

Company	Plan	Plan Name	Sample Monthly Rates							
			Single 25 Yr Old		Family 35 Yr Old w/Sp+2 Children		Two Adults 63 Yr Old w/60 Yr Old Spouse			
			Boston	Springfield	Boston	Springfield	Boston	Springfield		
Aetna Life Insurance Company 151 Farmington Avenue	Pref Prov Plan	Pref Prov Plan {*}	\$765.10	\$765.10	\$2,461.10	\$2,461.10	\$3,037.55	\$3,037.55		
Hartford, CT 06156			Dukes	Nantucket	Dukes	Nantucket	Dukes	Nantucket		
1 800 435-8742	Medical Plan	Medical Plan {*}	\$1,007.80	\$1,007.80	\$3,241.86	\$3,241.86	\$4,001.13	\$4,001.13		
	{*} Preferred provider plan is not available in Dukes/Nantucket Counties. Medical Plan is offered instead in these counties only.									
Enhanced Benefits (if any):	No.									
Premium by Geographic Area?	Yes.									
Payment Mode Discount?	No, only monthly rates available.									
Only available through associations?	No.									
2003-2004 Enrollment:	May contain up to a 6-month pre-existing condition limitation period depending on prior creditable coverage.									

Aetna Health Inc.	HMO Plan	Individual	\$417.43	\$353.68	\$1,410.22	\$1,194.86	\$1,495.17	\$1,266.84	
1425 Union Meeting Road		Advantage							
Blue Bell, PA 19422									
1 800 435-8742									
	**** NOTE: TWO ADULT RATE IS FOR TWO SEPARATE SINGLE COVERAGES; FAMILY RATE MAY BE MORE								
Enhanced Benefits (if any):	No copayment for ambulance services.								
Premium by Geographic Area?	Yes.								
Payment Mode Discount?	No, only monthly rates available.								
Only available through associations?	No.								
2003-2004 Enrollment:	May contain up to a 6-month waiting period depending on prior creditable coverage.								